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 14 by merger to Ocwen Loan Servicing, LLC*

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**UNITED STATES DISTRICT COURT
 17 DISTRICT OF NEVADA**

18 LYNN WILLIAMS,

19 Plaintiff,

20 v.

21 EXPERIAN INFORMATION SOLUTIONS,
 22 INC.; EQUIFAX INFORMATION
 23 SERVICES, LLC; NATIONAL CONSUMER
 24 TELECOM & UTILITIES EXCHANGE,
 25 INC.; CLARITY SERVICES, INC.; and
 OCWEN LOAN SERVICING, LLC,

Defendants.

Case No.: 2:24-cv-02293-JCM-EJY

**STIPULATION AND ORDER TO
 EXTEND TIME TO ANSWER OR
 OTHERWISE PLEAD
 (FIRST REQUEST)**

Pursuant to Local Rule IA 6-1 of the United States District Court for the District of Nevada, Defendant PHH Mortgage Corporation, successor by merger to Ocwen Loan Servicing, LLC (“PHH”)¹, and Plaintiff Lynn Williams (“Plaintiff”) (collectively with PHH, the “Parties”), by and through their respective counsel, hereby stipulate as follows:

1. Plaintiff filed her Complaint on December 11, 2024;
 2. PHH was served with the Complaint on March 31, 2025;

27 ¹ The Complaint named Ocwen Loan Servicing, LLC. On June 1, 2019, Ocwen Loan Servicing,
 28 LLC merged with PHH Mortgage Corporation.

1 3. PHH's deadline to answer or respond to Plaintiff's Complaint is April 21, 2025;

2 4. PHH has requested, and Plaintiff has consented to, an additional thirty (30) days for

3 PHH to file an Answer or otherwise respond to the Complaint;

4 5. An additional thirty (30) days for PHH to answer or respond to Plaintiff's Complaint
5 will not alter the date of any event or deadline already fixed by the Court or prejudice any party;

6 6. Good cause exists to grant the stipulation as the additional thirty (30) days are
7 needed to allow PHH to complete its investigation of Plaintiff's allegations, including a review of
8 all relevant documents;

9 7. Pursuant to Local Rule IA 6-1 and 7, Plaintiff and PHH agree that PHH shall have
10 up to and including May 21, 2025 to file a responsive pleading to Plaintiff's Complaint;

11 8. WHEREAS, this is the first request by the Parties seeking such extension;

12 THEREFORE, in consideration of the foregoing, and for good cause, IT IS HEREBY
13 STIPULATED AND AGREED by and between the Parties as follows:

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1 Defendant PHH Mortgage Corporation shall have up to and including May 21, 2025 to
2 file an Answer or otherwise respond to Plaintiff's Complaint.
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4 **IT IS SO STIPULATED.**
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6 Dated: April 21, 2025

7 /s/ Holly E. Cheong
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13 /s/ Gerardo Avalos w/permission
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20 IT IS SO ORDERED:

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UNITED STATES MAGISTRATE JUDGE

DATED: April 21, 2025